

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: ROE, SHERELL R

§ Case No. 15-09235

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

Ira Bodenstein, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$338,932.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$21,400.00</u>
Total Distribution to Claimants: <u>\$5,501.63</u>	Claims Discharged Without Payment: <u>\$25,424.86</u>
Total Expenses of Administration: <u>\$1,598.37</u>	

3) Total gross receipts of \$ 7,100.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$7,100.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$386,113.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,598.37	1,598.37	1,598.37
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	30,265.00	23,870.49	23,870.49	5,501.63
TOTAL DISBURSEMENTS	\$416,378.00	\$25,468.86	\$25,468.86	\$7,100.00

4) This case was originally filed under Chapter 7 on March 16, 2015.
The case was pending for 19 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/17/2016 By: /s/Ira Bodenstein
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
2014 tax refund	1224-000	7,100.00
TOTAL GROSS RECEIPTS		\$7,100.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Toyota Motor Credit Toyota Financial Services	4110-000	27,880.00	N/A	N/A	0.00
NOTFILED	Wells Fargo Home Mortgage	4110-000	162,769.00	N/A	N/A	0.00
NOTFILED	Ocwen Loan Servicing L	4110-000	195,464.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$386,113.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Ira Bodenstein	2100-000	N/A	1,460.00	1,460.00	1,460.00
Ira Bodenstein	2200-000	N/A	18.37	18.37	18.37
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00

Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$1,598.37	\$1,598.37	\$1,598.37

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-000	5,416.00	5,339.36	5,339.36	1,230.60
2	Cavalry SPV I, LLC	7100-000	4,051.00	4,051.40	4,051.40	933.76
3	Cavalry SPV I, LLC	7100-000	3,592.00	3,592.35	3,592.35	827.96

4	Capital One Bank (USA), N.A.	7100-000	10,150.00	10,150.16	10,150.16	2,339.39
5	Quantum3 Group LLC as agent for	7100-000	N/A	194.01	194.01	44.72
6	Quantum3 Group LLC as agent for	7100-000	N/A	543.21	543.21	125.20
NOTFILED	Great American Finance	7100-000	1,791.00	N/A	N/A	0.00
NOTFILED	Dsnb Macys	7100-000	4,963.00	N/A	N/A	0.00
NOTFILED	Chase Bp Prvt Lbl	7100-000	302.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$30,265.00	\$23,870.49	\$23,870.49	\$5,501.63

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-09235

Trustee: (330129) Ira Bodenstein

Case Name: ROE, SHERELL R

Filed (f) or Converted (c): 03/16/15 (f)

§341(a) Meeting Date: 04/27/15

Period Ending: 09/17/16

Claims Bar Date: 09/23/15

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property Abandoned OA=\$554(a)	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Debtor's primary residence: 18626 Carpenter, Hom Orig. Description: Debtor's primary residence: 18626 Carpenter, Homewood IL 60430., Value per Zillow.com; Imported from original petition Doc# 1; Exemption: Debtor's primary residence: 18626 Carpenter Street, Homewood IL 60430. Checking, Savings, or Other Financial Accounts, Certificates of Deposit - Amount: 15000.00; Lien: Opened 5/01/14 Last Active 2/15/15 Debtor's primary residence: 18626 Carpenter Street, Homewood IL 60430. Value \$ Value per Zillow.com 172000 - Amount: 162769.00	172,000.00	0.00		0.00	FA
2	Debtor's Investment property: 316 E. 171st Place Orig. Description: Debtor's Investment property: 316 E. 171st Place, South Holland, IL 60473., SURRENDER, Value per Zillow.com; Imported from original petition Doc# 1; Lien: Opened 8/01/06 Last Active 6/16/14 Debtor's Investment property: 316 E. 171st Place, South Holland, IL 60473. SURRENDER Value per Zillow.com Value \$ 141000 - Amount: 195464.00	141,000.00	0.00		0.00	FA
3	Checking account with Chase bank Orig. Description: Checking account with Chase bank; Imported from original petition Doc# 1; Exemption: Checking account with Chase bank - Amount: 500.00	500.00	0.00		0.00	FA
4	Savings account with Chase Bank Orig. Description: Savings account with Chase Bank; Imported from original petition Doc# 1; Exemption: Savings account with Chase Bank - Amount: 20.00	20.00	0.00		0.00	FA
5	Basic furniture. Orig. Description: Basic furniture.; Imported from original petition Doc# 1	200.00	1.00		0.00	FA

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1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
6 Basic clothing Orig. Description: Basic clothing; Imported from original petition Doc# 1	100.00	1.00		0.00	FA
7 Term life insurance AIG Orig. Description: Term life insurance AIG; Imported from original petition Doc# 1	0.00	0.00		0.00	FA
8 Term life insurance policy with Primerica Orig. Description: Term life insurance policy with Primerica; Imported from original petition Doc# 1	0.00	0.00		0.00	FA
9 2007 Toyota Camry, 95,000 miles. Orig. Description: 2007 Toyota Camry, 95,000 miles.; Imported from original petition Doc# 1; Exemption: 2007 Toyota Camry, 95,000 miles. - Amount: 2400.00; Exemption: 2007 Toyota Camry, 95,000 miles. - Amount: 3100.00	5,500.00	0.00		0.00	FA
10 2010 Lexus ES 350, 35,000 miles. Orig. Description: 2010 Lexus ES 350, 35,000 miles.; Imported from original petition Doc# 1; Lien: Opened 6/01/14 Last Active 1/31/15 Purchase Money Security 2010 Lexus ES 350, 35,000 miles. Value \$ 19612 - Amount: 27880.00	19,612.00	0.00		0.00	FA
11 2014 tax refund (u)	0.00	7,149.00		7,100.00	FA
11 Assets Totals (Excluding unknown values)	\$338,932.00	\$7,151.00		\$7,100.00	\$0.00

Major Activities Affecting Case Closing:

4/15/2016- final installment of refund deposited.

Await check to clear and prepare TFR

Initial Projected Date Of Final Report (TFR): June 30, 2016

Current Projected Date Of Final Report (TFR): July 7, 2016 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-09235

Case Name: ROE, SHERELL R

Taxpayer ID #: **-***7235

Period Ending: 09/17/16

Trustee: Ira Bodenstein (330129)

Bank Name: Rabobank, N.A.

Account: *****7666 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/22/15	{11}	Sherell R. Roe	First installment of 2014 tax refund	1224-000	1,200.00		1,200.00
06/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,190.00
07/16/15	{11}	Sherell R. Roe	Second installment of 2014 tax refund	1224-000	800.00		1,990.00
07/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,980.00
08/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,970.00
09/17/15	{11}	Sherell R. Roe	Third installment of 2014 tax refund	1224-000	800.00		2,770.00
09/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,760.00
10/05/15	{11}	Sherell R. Roe	Fourth installment of 2014 tax refund	1224-000	500.00		3,260.00
10/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,250.00
11/11/15	{11}	Sherell R. Roe	Fifth installment of 2014 tax refund	1224-000	500.00		3,750.00
11/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,740.00
12/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,730.00
01/06/16	{11}	Sherell R. Roe	Sixth installment of 2014 tax refund	1224-000	500.00		4,230.00
01/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,220.00
03/01/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,210.00
03/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,200.00
04/15/16	{11}	Sherell R. Roe	Final installment of 2014 tax refund	1224-000	2,800.00		7,000.00
04/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,990.00
05/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	6,980.00
08/03/16	101	Ira Bodenstein	Dividend paid 100.00% on \$18.37, Trustee Expenses; Reference:	2200-000		18.37	6,961.63
08/03/16	102	Ira Bodenstein	Dividend paid 100.00% on \$1,460.00, Trustee Compensation; Reference:	2100-000		1,460.00	5,501.63
08/03/16	103	Discover Bank	Dividend paid 23.04% on \$5,339.36; Claim# 1; Filed: \$5,339.36; Reference: XXXXXXXXXXXX3822	7100-000		1,230.60	4,271.03
08/03/16	104	Cavalry SPV I, LLC	Dividend paid 23.04% on \$4,051.40; Claim# 2; Filed: \$4,051.40; Reference: XXXXXXXXXXXX1873	7100-000		933.76	3,337.27
08/03/16	105	Cavalry SPV I, LLC	Dividend paid 23.04% on \$3,592.35; Claim# 3; Filed: \$3,592.35; Reference: XXXXXXXXXXXX2794	7100-000		827.96	2,509.31
08/03/16	106	Capital One Bank (USA), N.A.	Dividend paid 23.04% on \$10,150.16; Claim# 4; Filed: \$10,150.16; Reference: XXXXXXXXXXXX2622	7100-000		2,339.39	169.92
08/03/16	107	Quantum3 Group LLC as agent for	Dividend paid 23.04% on \$194.01; Claim# 5; Filed: \$194.01; Reference:	7100-000		44.72	125.20
08/03/16	108	Quantum3 Group LLC as agent for	Dividend paid 23.04% on \$543.21; Claim# 6;	7100-000		125.20	0.00

Subtotals :

\$7,100.00

\$7,100.00

Form 2

Cash Receipts And Disbursements Record

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Case Name: ROE, SHERELL R

Taxpayer ID #: **-***7235

Period Ending: 09/17/16

Trustee: Ira Bodenstein (330129)

Bank Name: Rabobank, N.A.

Account: *****7666 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
			Filed: \$543.21; Reference:				

ACCOUNT TOTALS 7,100.00 7,100.00 \$0.00

Less: Bank Transfers 0.00 0.00

Subtotal 7,100.00 7,100.00

Less: Payments to Debtors 0.00

NET Receipts / Disbursements \$7,100.00 \$7,100.00

Net Receipts : 7,100.00

Net Estate : \$7,100.00

TOTAL - ALL ACCOUNTS Net Receipts Net Disbursements Account Balances

Checking # *****7666 7,100.00 7,100.00 0.00

\$7,100.00 \$7,100.00 \$0.00